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ALLOWANCE

Election/Restrictions

[1] Applicant's election without traverse of claim 1 (Group I: claim drawn to a method for utilizing medical credentialing and recredentialing information for making liability insurance determinations associated with a healthcare provider, classified in class 705, subclass 4) in the reply filed on 14 May 2008 is acknowledged.

This application is in condition for allowance except for the presence of claims 2-13, 15, 16, 18, 19, and 20-22, non-elected without traverse. Accordingly, claims 2-13, 15, 16, 18, 19, and 20-22 are cancelled.

Notice to Applicant

[2] This communication is in response to the response filed 14 May 2008. It is noted that this application is a Continuation-In-Part (CIP) of United States Patent Application #09/339,479, now United States Patent #6,862,571. Claims 2-22 have been cancelled. Claim 1 is pending.

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Allowable Subject Matter

[3] Claim 1 is allowed.

Claim1 is allowed as amended by the Examiner's Amendment below.

Claims 2-13, 15, 16, 18, 19, and 20-22 are cancelled by Examiner's amendment below. There are

no additional claims presently eligible for patent remaining in the application.

EXAMINER'S AMENDMENT

An examiner's amendment to the record appears below. Should the changes and/or additions be

unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure

consideration of such an amendment, it MUST be submitted no later than the payment of the

issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Daniel A.

Thompson (Reg. # 43,189) on 23 September 2008.

Cancel claims 2-13, 15, 16, 18, 19, and 20-22.

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Please amend claim 1 as follows (full text of the amended claims appears below):

Claim 1. A method for ensuring current information for liability insurance underwriting when associated credentialing information has been obtained from an associated healthcare provider, the method comprising the steps of:

obtaining a release of the associated credentialing information, between recredentialing periods, from the associated healthcare provider, wherein the associated credentialing information is released from an associated credentialing entity to an associated insurance entity;

providing the associated insurance entity access to the associated credentialing information;

updating the associated credentialing information with updated associated credentialing information, wherein the updated associated credentialing information is updated via a computer network, the updated associated credentialing information being at least one of the group comprising: no new information, medical incident, the medical incident occurring after compiling of the associated credentialing information, likely to become a claim for damages against the healthcare provider, claim for damages arising after compiling of the associated credentialing information, lawsuit arising after compiling of the associated credentialing information, and change to healthcare provider's practice profile; and,

determining whether or not to underwrite or renew liability insurance, based at least in part on the updated associated credentialing information. Art Unit: 3626

Conclusion

Any inquiry concerning this communication or earlier communications from the

examiner should be directed to R. DAVID RINES whose telephone number is (571)272-5585.

The examiner can normally be reached on 8:30am - 5:00pm Mon-Fri.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, Joseph Thomas can be reached on 571-272-6776. The fax phone number for the

organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent

Application Information Retrieval (PAIR) system. Status information for published applications

may be obtained from either Private PAIR or Public PAIR. Status information for unpublished

applications is available through Private PAIR only. For more information about the PAIR

system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR

system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would

like assistance from a USPTO Customer Service Representative or access to the automated

information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

RDR

/C Luke Gilligan/

Supervisory Patent Examiner, Art Unit 3626